

Docket No.: CHA920030025US1
(IBMC-0084)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Abe et al.	Conf. No.:	1597
Serial No.:	10/690,778	Art Unit:	3621
Filed:	10/22/2003	Examiner:	Murdough, Joshua A.
Title: CONFIDENTIAL FRAUD DETECTION SYSTEM AND METHOD			

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS

This paper is being filed in response to the Office Action dated December 11, 2009.

Reconsideration in view of the following is respectfully requested.